

# Motor Insurance

## Insurance Product Information Document



**Company: Aviva Insurance Limited**

**Product: Short Term Private Motor Insurance**

Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy that is provided by Dayinsure.com Ltd and underwritten by Aviva Insurance Limited. You will find all the terms and conditions along with other important information, online and in the policy documents. Your schedule will show the cover(s) you have purchased

### What is this type of insurance?

Short term private motor insurance provides the compulsory cover you need to drive a vehicle on a public highway, and fire, theft and accidental damage cover for the vehicle.



### Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the market value of the vehicle at the time.
- ! New vehicle replacement is available when the cost of damage or repair exceeds more than 60% of the vehicle's UK list price when purchased.
- ! If you don't want us to replace the vehicle, the most we'll pay is the market value of the vehicle at the time of loss or damage.
- ! An excess will apply to all claims.
- ! The standard policy excess will apply to glass replacements claims- and we may not use glass supplied by the original manufacturer.
- ! Cover for personal belongings and child seats only applies if you're also claiming for loss or damage to the vehicle.

#### Optional Cover

Comprehensive EU cover is only valid if the journey (and vehicle) starts and finishes in the UK.



### Where am I covered?

- ✓ You are covered comprehensively in the UK. Third party European cover is provided in the following countries: Republic of Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Bulgaria, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein), including transit between these countries as long as the journey starts and finishes in the UK. If
- ✓ you've purchased optional Comprehensive EU cover, your cover will be extended, and this will be confirmed in your Insurance Schedule.



### What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask.
- You must tell us about any changes to the car insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule.
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy- failure to do so could affect your cover.
- You must tell us about any accident, injury, loss or damage as soon as possible- so we can tell you what to do next and help you resolve any claim.
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery.



### When and how do I pay?

You must pay your premium all at once before policy inception by credit card, debit card or Paypal.



### When does the cover start and end?

From the date and time, you select to the date and time specified on your schedule.



### How do I cancel the contract?

You are entitled to cancel your policy at any time and can do so by e-mailing [support@dayinsure.com](mailto:support@dayinsure.com). Provided there have been no claims or incidents likely to give rise to a claim you will be entitled to a refund of unused premium. If you cancel the policy before cover has commenced, you will be entitled to a full refund of premium. If you cancel the policy after cover has commenced, you will be entitled to a return of unused premium (this is not pro-rata). Cover for days or part days which have already commenced will not be refundable.